



CREDIT CLEAN AUSTRALIA

Specialists in Bad Credit Repair Solutions Australia Wide

Feedback and Complaints Handling Policy



PUBLIC COMPLAINT MANAGEMENT POLICY

This Policy outlines how Credit Clean Australia (CCA) deals with complaints.

CCA values and takes all complaints seriously and is committed to resolving complaints in an efficient, fair and proactive manner.

Definition of complaint

CCA defines a ‘complaint’ as:

“[An expression] of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

Making a complaint

Complaints can be expressed via the Feedback & Complaints section of our website, by email, telephone, social media, in person at our office and/or by post. Complaints do not need to be in writing.

If you would like to make a complaint, the relevant contact details are as follows:

Website ‘Feedback & Complaints’ online submission form:

<https://www.creditcleanaustralia.com.au/feedback-complaints/>

Email: **Jordan@creditcleanaustralia.com.au**

Phone: 1300 739 860

In person/post: Credit Clean Australia
1502/56 Scarborough Street
Southport Qld 4215

Additional Assistance

If you are unable to personally lodge a complaint, CCA can accept a complaint from an authorised representative on your behalf (with your consent), for example. Financial counsellors, legal representative, friends or family.

Please let us know if you require any additional assistance to lodge a complaint.

Acknowledging Complaints

CCA will acknowledge a complaint within 24 hours (or one business day) of receiving it, or as soon as practicable in the circumstances.

Managing Complaints

Upon receiving a complaint, CCA will assess and investigate the complaint, which may involve contacting the complainant and requesting additional information to assist in the investigation and resolution of the complaint.

Internal Dispute Resolution Response

CCA will then provide an Internal Dispute Resolution response (**IDR response**) to the complaint. This is a written communication to the complainant addressing the following matters:

- a) The final outcome the complaint including either:
 - i. confirmation of the actions taken by CCA to fully resolve the complaint; or
 - ii. reasons for the rejection of the complaint; or
 - iii. reasons for the partial rejection of the complaint,
- b) The right to take the complaint to the Australian Financial Complaints Authority (**AFCA**) if the complainant is not satisfied with the IDR response; and
- c) The contact details for AFCA.

Timeframe for IDR response

CCA will provide an IDR response no later than 30-calendar days after receiving the complaint, unless certain circumstances result in there being no reasonable opportunity for CCA to provide the IDR response within that timeframe (for example, the complaint is particularly complex or there are circumstances beyond CCA's control causing complaint management delays).

If CCA is unable to provide an IDR Response within the above timeframe, CCA will provide you with an update and explanation as to the cause of the delay and will advise you of your right to escalate the matter to AFCA including the appropriate contact details.

Dissatisfaction

If you are dissatisfied with CCA's IDR response or management of a complaint generally, you are entitled to take your complaint to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are as follows:

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Postal Address: Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC, 3001

You can also contact The Office of the Australian Information Commissioner if your complaint is about your privacy, via the following contact details:

Address: Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Website: oaic.gov.au



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